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"..it is very important that you try to understand which candidate would best serve the financial aid community and the students we serve!"

NDASFAA Update

Greetings everyone! It's been a while since I last wrote anything to you, but I will try and keep it short. I don't know about you, but I have been overwhelmed with the task of implementing a new software system into our office while trying to maintain my sanity keeping other daily duties in perspective. I know the state schools are going through similar situations, so hang tough!

Brenda Zastoupil has agreed to be our trainer for this year's decentralized training which will be held November 8 at Lake Region State College in Devils Lake, ND. Katie Nettel and Kristi Black have volunteered to make the arrangements for the conference. Kudos to them! If you haven't heard, the topic for this year's training is "Student Loan Issues" and will include Student Eligibility, Loan Limits, Loan Periods, Disbursements, General MPN, and more.

On November 9, also at Lake Region State College, Deb Tarpley and Sue Weinreis will do some training on Return to Title IV, Analyzing Data, and Conflicting Information. You can register at the IFAP training site. I would encourage everyone to attend these great sessions. (For more information, see article on the last page of this publication under "Upcoming Events.")

Just a reminder that the RMASFAA Annual Conference will be held in Omaha, Nebraska, October 17-20. That is just around the corner. I encourage everyone to attend. It could be a good break for those of you plugging away on your new software systems, and we could all use some fun after that FISAP thing!

This year happens to be an election year and I feel that it is very important that you try and understand which candidate would best serve the financial aid community and the students we serve. It may even impact how we deliver aid. Please take some time and look at the issues during this very important election time and GET OUT AND VOTE!

Hope to see you all soon!

Robert Parisian, NDASFAA President

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Loan Aggregate Edit Issue Surfaces

With our eCommerce Project moving forward with additional coding, SLND has noticed that our aggregate edit feature in our new loan guarantee process is not working 100% correctly.

Any loans not passing our edits are automatically rejected back to our schools in our current process. As a result, SLND has implemented a manual procedure to review all loans rejecting for this edit. If the loans should have passed the edit, we will manually add it; if the loan truly failed the edit, we will notify you of the resolution. If it is your responsibility to review rejected loan guarantee requests in your office. You may want to pass on working rejects for aggregate loan issues as our staff may have already processed the loan guarantee request for you. You can also check mystudentloanonline.com to verify if the loan was guaranteed.

Should you have questions regarding this issue, please contact Elaine at *efischer@state.nd.us* or by phone at 1-800-472-2166 ext. 5754.

Wally Erhardt, Associate Director of Operations SLND-Guarantor

Should Students Be Calling Their Guarantor?

SLND-Guarantor receives a number of phone calls from borrowers on a daily basis. While we enjoy communicating with our customers, in many cases the students need to visit directly with their lender or the servicer for their lender. In the case of Bank of North Dakota, we are able to transfer the calls directly, but for other lenders we provide the student with their lender's toll free phone number.

Once SLND-Guarantor has completed our work on the loan guarantee request, we pass this information on to the appropriate lender. The lender maintains the most current information regarding the loan request and therefore is in the best position to answer inquiries from the borrower. If the student is asking if an MPN has been received or a disbursement has been sent, I would recommend directing the student to their lender unless their question has to deal with the loan guarantee.

Wally Erhardt, Associate Director of Operations SLND-Guarantor "In many cases the students need to visit directly with their lender or servicer for their lender."

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Mapping Your Future Providing Free Information and Services for More Than Eight Years

Mapping Your Future celebrated a birthday this past August. A little more than eight years ago, *Mapping Your Future* debuted on the Internet to become a national public service Web site serving thousands of schools and millions of students.

"Over the past few years, Mapping Your Future saved schools more than \$85 million by providing Stafford Entrance and Exit Counseling. This is estimated by calculating staff time saved and other related costs."

Mapping Your Future, Inc., a non-profit organization, has brought the financial aid industry together to help students accomplish their career goals, assist schools in providing services through the Internet, and provide benefits to its own sponsors.

Sponsored by SLND-Guarantor and other student loan guaranty agencies and supported by other industry organizations, *Mapping Your Future* is truly a national collaborative financial aid industry project, uniting schools, guaranty agencies, lenders, servicers, and others to provide information and assistance to students and their families.

Through the years, *Mapping Your Future* has become a leader in the industry, serving thousands of schools and millions of families and students; organizing industry efforts for data standards; collaborating on services with other national organizations; and receiving national recognition through awards programs with the support of Sponsors and Friends.

Following are some interesting statistics about *Mapping Your Future*:

- Over the past few years, *Mapping Your Future* saved schools more than \$85 million by providing Stafford Entrance and Exit Counseling. This is estimated by calculating staff time saved and other related costs.
- Nearly 3.5 million students have used the site to complete online counseling.
- In FY 2004, volunteers have contributed more than 92,000 hours (October 2003 through July 2004) to create new features, write and edit content, develop promotional and marketing materials, review new ideas, and plan for the future.
- *Mapping Your Future* places a high priority on customer service. In one recent week, our customer service staff for schools had contact with schools in more than 30 states and two foreign countries. Most of the school requests for assistance are setting up new schools, updating contact information, training staff, and resolving technical issues.

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• More than 2,300 schools use *Mapping Your Future's* Online Student Loan Counseling — either all types of counseling or at least one type — which includes Stafford Entrance and Exit and Perkins Entrance and Exit. This number represents schools from all around the United States and in several foreign countries and is about 35 percent of the approximately 6,500 Title IV participating schools.



- Monday typically is the busiest day of the week for the site with more students completing their counseling on this day than any other day of the week.
- All 36 guaranty agencies sponsor *Mapping Your Future*. Thirty financial institutions currently support *Mapping Your Future* as a Friend of the site.
- Thirty-three guaranty agencies are participating in ExitExpress a service
 that allows guaranty agencies to retrieve exit reports on behalf of schools,
 enhancing the efficiency of this process and aiding in default prevention
 efforts.
- *Mapping Your Future* has received numerous national awards, including being named on *CIO Magazine's* Top 100 Internet sites competing with major national corporations for the prestigious recognition.

Mapping Your Future's mission is to enable individuals to achieve life-long success by empowering schools, students, and families with free, Web-based college, financial aid, career, and financial literacy information and services. With the assistance of SLND-Guarantor and other team members, Mapping Your Future is accomplishing that mission. Thank you!

Mapping Your Future at RMASFAA Conference

If you plan to attend the 2004 RMASFAA Conference in Omaha, Nebraska, be sure to stop by the Mapping Your Future exhibit table. The conference runs Sunday, October 17 and continues through Wednesday, October 20.

Mapping Your Future appreciates the support of sponsoring agencies and their effort to create awareness about the many free services offered to schools and students throughout the country.

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Connie Barden

Spotlight on SLND!

Connie Barden has been employed with SLND since July 1996. She started as a Postclaim Collector for the Guarantor and then transferred into the SLND accounting area. "I have worked for the State of North Dakota for over 18 years," said Connie. Places I have worked include North Dakota State College of Science, the Secretary of State's Office, and Bismarck State College."

Connie has been married to her husband, Duane, for 30 1/2 years. He works at BNI Coal located near Center. They have two children, both of whom are married; one granddaughter; two "grandcats" and one "granddog."

Away from work, Connie has many hobbies: she walks, does ceramics, counted cross stitch, hardanger embroidery, and watches Twins baseball and Viking football games.



Wanda Delvo

Almost nine years ago in October 1995, *Wanda Delvo* joined SLND as a temporary Clerk in the New Loans area. She became a permanent employee in December 1995 as the Receptionist for the Customer Service area. Wanda was in customer service with the lender until October 1998 when she joined the SLND-Guarantor staff as a Collection Officer. Just last July, she returned to the lender as a Customer Service Representative.

Wanda enjoys helping customers understand repayment options, helping them with their questions, and setting up arrangements to best suit their needs. "It really makes you feel good when customers tell you they really appreciate the explanations, and that they no longer fear their student loan repayment and understand it much better."

Outside of work, Wanda enjoys time spent with her son Jordan who is 16. They enjoy going 4-wheeling and dirt biking down by the river with their special friends. She also enjoys cross stitching, cooking, listening to almost any kind of music, going for a motorcycle ride, watching a good romantic comedy, and being home watching her two cats!

Prairie Publications

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Prairie Publications by Student Loans of North Dakota-Guarantor is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. All articles are of the writer's opinion and should not be construed as Student Loans of North Dakota policy unless so stated.



Upcoming Events

RMASFAA 2004 Conference

October 17-20 Embassy Suites, Omaha NE http://www.rmasfaa.org/docs/toc_conference.html

Lake Region State College Hosts Decentralized Training

Decentralized Training will be held Monday, November 8, at Lake Region State College. Federal Training for Financial Aid Professionals will be held Tuesday, November 9, at the same location.

A separate registration is needed for each of these training workshops. Decentralized Training registration can be done on the RMASFAA Web site at www.rmasfaa.org and Federal Training registration can be found on the FSA Training Web site at www.ed.gov/offices/OSFAP/training/specific.html#rac.

There will be a fee charged for Decentralized Training. The Federal Training workshop covering R2T4, Analyzing Data, and Conflicting Information will be FREE of charge.

Bruce Helgerud, Student Financial Aid Administrator - UND

Thank You!

In acknowledgement of **National Customer Service Week**,
October 4-8, Student Loans of North Dakota and Bank of North
Dakota would like to extend our thanks and appreciation for
your business. It is our sincere desire to meet and exceed your
servicing expectations and provide you, our customer, the
best student loan experience possible!